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**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

In re: **Kaye Yecal Bealer**  
2947 Montalbo  
Grand Prairie, TX 75054

xxx-xx-9960

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Case No: **19-40976-elm-13**  
Date: **3/19/2019**  
Chapter 13

Debtor(s)

**DEBTOR'S(S)' CHAPTER 13 PLAN  
(CONTAINING A MOTION FOR VALUATION)**

**DISCLOSURES**

- ☒ This *Plan* does not contain any *Nonstandard Provisions*.
- ☐ This *Plan* contains *Nonstandard Provisions* listed in Section III.
- ☒ This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- ☐ This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

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Plan Payment: **\$5,110.00**  
Plan Term: **59 months**  
Plan Base: **\$301,490.00**  
Applicable Commitment Period: **60 months**

Value of Non-exempt property per § 1325(a)(4): **\$27,000.00**  
Monthly Disposable Income per § 1325(b)(2): **\$0.00**  
Monthly Disposable Income x ACP ("UCP"): **\$0.00**

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### MOTION FOR VALUATION

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, *Debtor(s)* hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the *Trustee's* pre-hearing conference regarding Confirmation or shall be deemed waived.

### SECTION I DEBTOR'S(S) CHAPTER 13 PLAN - SPECIFIC PROVISIONS FORM REVISED 7/1/17

#### A. PLAN PAYMENTS:

*Debtor(s)* propose(s) to pay to the *Trustee* the sum of:

\$5,110.00 per month, months 1 to 59.

For a total of \$301,490.00 (estimated "*Base Amount*").

First payment is due 4/4/2019.

The applicable commitment period ("ACP") is 60 months.

Monthly Disposable Income ("DI") calculated by *Debtor(s)* per § 1325(b)(2) is: \$0.00.

The Unsecured Creditors' Pool ("UCP"), which is DI x ACP, as estimated by the *Debtor(s)*, shall be no less than:  
\$0.00.

*Debtor's(s)* equity in non-exempt property, as estimated by *Debtor(s)* per § 1325(a)(4), shall be no less than:  
\$27,000.00.

#### B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:

1. **CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
2. **STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
3. **DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

<u>DSO CLAIMANTS</u>	<u>SCHED. AMOUNT</u>	<u>%</u>	<u>TERM (APPROXIMATE)</u> (MONTHS __ TO __)	<u>TREATMENT</u> \$__ PER MO.

C. **ATTORNEY FEES:** To Leinart Law Firm, total: \$3,700.00;  
\$0.00 Pre-petition; \$3,700.00 disbursed by the *Trustee*.

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**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	SCHED. ARR. AMT	DATE ARR. THROUGH	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Rushmore Lms 2947 Montalbo Grand Prairie, TX 75054	\$15,646.53	3/1/2019	0.00%	Month(s) 1-56	Pro-Rata

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:**

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST- PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
Rushmore Lms 2947 Montalbo Grand Prairie, TX 75054	58 month(s)	\$2,572.51	6/1/2019

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Rushmore Lms 2947 Montalbo Grand Prairie, TX 75054	\$5,145.02	4/1/2019 and 5/1/2019	0.00%	Month(s) 1-56	Pro-Rata

**E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%		TREATMENT Pro-rata
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**Internal Revenue Service** \$75,000.00 \$75,000.00 4.00% **Pro-Rata**  
**Equitable Value of Assets**

To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the *Debtor(s)* retain(s) the right to surrender the *Collateral* to the creditor in satisfaction of the creditor's claim.

**E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	%		TREATMENT Pro-rata
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**Fort Worth Community C** \$6,924.81 8.75% **Pro-Rata**  
**2012 Mazda 3**

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The valuation of *Collateral* set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the *Plan* per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

**F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:**

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

**G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:**

CREDITOR	COLLATERAL	SCHED. AMT.
Tarrant County Tax Assessor	2947 Montalbo Grand Prairie, TX 75054	\$7,684.19

**H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**I. SPECIAL CLASS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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JUSTIFICATION: \_\_\_\_\_

**J. UNSECURED CREDITORS:**

CREDITOR	SCHED. AMT.	COMMENT
Aaa Debt Rec	\$0.00	
Aes/pheaa Rehabs	\$898.00	
Aes/pheaa Rehabs	\$897.00	
Ally Financial	\$0.00	
AmeriCredit/GM Financial	\$0.00	
Amex	\$0.00	
Amex	\$0.00	
Anheuser-Busch Employees Credit Union	\$0.00	

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Barclays Bank Delaware	\$0.00
Capital Bank	\$0.00
Capital One	\$0.00
Capital One	\$0.00
Capital One	\$0.00
Capital One / Saks F	\$0.00
CarMax Auto Finance	\$0.00
Chase Card Services	\$0.00
Chrysler Financial/TD Auto	\$0.00
Citicards Cbna	\$0.00
Clearview Cu	\$0.00
Comenity Bank	\$0.00
Comenity Bank/Ann Taylor	\$0.00
Comenity bank/J Crew	\$0.00
Comenity Bank/Overstock	\$769.00
Comenity Bank/Restoration Hardware	\$0.00
Comenity Bank/Victoria Secret	\$0.00
Comenity Bank/Wayfair	\$0.00
Comenity Bank/Woman Within	\$0.00
Comenity Bank/womnwt	\$0.00
Comenity Bank/Z Gallerie	\$0.00
Comenitybank/westelm	\$0.00
Compass Bank	\$0.00
Compass Bank	\$0.00
Credit One Bank	\$1,943.00
Credit One Bank	\$0.00
Credit Systems International, Inc	\$0.00
Discover Financial	\$667.00
First Electronic Bank	\$0.00
Genesis Bc/celtic Bank	\$0.00
Haverty's Credit Services	\$0.00
Haverty's Credit Services	\$0.00
Haverty's Credit Services	\$0.00
Kohls/Capital One	\$0.00
Mercury/FBT	\$0.00
Neighborhood Credit Union	\$390.00
Neighborhood Credit Union	\$0.00
Nordstrom FSB	\$0.00
ollo	\$1,330.00
Public Savings Bank	\$0.00
Rossmns/cbna	\$0.00
RoundPoint Mortgage Servicing Corporatio	\$0.00
Synchrony Bank/Amazon	\$0.00
Synchrony Bank/Care Credit	\$0.00
Synchrony Bank/TJX	\$0.00

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<b>Synchrony Bank/Walmart</b>	<b>\$0.00</b>
<b>Target</b>	<b>\$0.00</b>
<b>Texas Trust Credit Uni</b>	<b>\$0.00</b>
<b>United Revenue Corp</b>	<b>\$0.00</b>
<b>Visa Dept Store National Bank/Macy's</b>	<b>\$0.00</b>
<b>Wells Fargo Bank</b>	<b>\$0.00</b>
<b>Wells Fargo Hm Mortgag</b>	<b>\$0.00</b>

TOTAL SCHEDULED UNSECURED: **\$6,894.00**

The Debtor's(s') estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is 100%.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**SECTION II**  
**DEBTOR'S(S') CHAPTER 13 PLAN - GENERAL PROVISIONS**  
**FORM REVISED 7/1/17**

**A. SUBMISSION OF DISPOSABLE INCOME:**

Debtor(s) hereby submit(s) future earnings or other future income to the Trustee to pay the Base Amount.

**B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:**

The Statutory Percentage Fees of the Trustee shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The Trustee is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

**C. ATTORNEY FEES:**

Debtor's(s') Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the Trustee in the amount shown as "Disbursed By The Trustee" pursuant to this Plan and the Debtor's(s') Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

The Pre-Petition Mortgage Arrearage shall be paid by the Trustee in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the Plan on the allowed pre-petition Mortgage Arrearage amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the Trustee. Such creditors shall retain their liens.

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:**

Current Post-Petition Mortgage Payment(s) shall be paid by the Trustee as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The Current Post-Petition Mortgage Payment(s) indicated in Section I, Part D.(2) reflects what the Debtor(s) believe(s) is/are the periodic payment amounts owed to the Mortgage Lender as of the date of the filing of this Plan. Adjustment of the Plan Payment and Base Amount shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the Trustee for payment of the Debtor's Current Post-Petition Mortgage Payment(s) shall be deemed adequate protection to the creditor.

Upon completion of the Plan, Debtor(s) shall resume making the Current Post-Petition Mortgage Payments required by their contract on the due date following the date specified in the Trustee's records as the date through which the Trustee made the last Current Post-Petition Mortgage Payment.

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Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

The *Post-Petition Mortgage Arrearage* shall be paid by the *Trustee* in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

*Mortgage Lenders* shall retain their liens.

**E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:**

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(i) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

**E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:**

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

**F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:**

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

**G. DIRECT PAYMENTS BY DEBTOR(S):**

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

**H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

**I. CLASSIFIED UNSECURED CLAIMS:**

Classified unsecured claims shall be treated as allowed by the Court.

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**J. GENERAL UNSECURED CLAIMS TIMELY FILED:**

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

**L. CLAIMS TO BE PAID:**

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

**M. ADDITIONAL PLAN PROVISIONS:**

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

**N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:**

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

**O. CLAIMS NOT FILED:**

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the *AAPD*.

**P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:**

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

**Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:**

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

**R. BUSINESS CASE OPERATING REPORTS:**

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s')* business affairs, assets or liabilities.

**S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:**

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s')* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s')* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

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**T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:**

*Debtor(s)* shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the Case is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the Case was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the Case is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinancing of property of the estate except to respond to any motion for the proposed use, sale, or refinancing of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the Case post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the Case, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

**U. ORDER OF PAYMENT:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

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12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

**V. POST-PETITION CLAIMS:**

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, *Debtor(s)* will modify this *Plan*.

**W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:**

See the provisions of the General Order regarding this procedure.

Case No: 19-40976-elm-13  
Debtor(s): **Kaye Yecal Bealer**

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**SECTION III**  
**NONSTANDARD PROVISIONS**

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

**None.**

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

**/s/ Marcus Leinart**

\_\_\_\_\_  
Marcus Leinart, Debtor's(s') Attorney

\_\_\_\_\_  
Debtor (if unrepresented by an attorney)

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

**/s/ Marcus Leinart**

\_\_\_\_\_  
Marcus Leinart, Debtor's(s') Counsel

**00794156**

\_\_\_\_\_  
State Bar Number

Case No: 19-40976-elm-13  
 Debtor(s): **Kaye Yecal Bealer**

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the **19th day of March, 2019** :

(List each party served, specifying the name and address of each party)

Dated: **March 19, 2019**

**/s/ Marcus Leinart**

Marcus Leinart, Debtor's(s') Counsel

Aaa Debt Rec  
 xx8468  
 Pob 129  
 Monroeville, PA 15146

Amex  
 xxxxxxxxxxxx2943  
 Correspondence/Bankruptcy  
 PO Box 981540  
 El Paso, TX 79998

Capital One  
 xxxxxxxxxxxx3089  
 Attn: Bankruptcy  
 PO Box 30285  
 Salt Lake City, UT 84130

Aes/pheaa Rehabs  
 xxxxxxxxxxxx0001  
 Attn: Bankruptcy Dept  
 PO Box 2461  
 Harrisburg, PA 17105

Anheuser-Busch Employees Credit  
 Union  
 xxxx1501  
 Attn: Bankruptcy  
 1001 Lynch St  
 St Louis, MO 63118

Capital One / Saks F  
 xxxxxx1872  
 Attn: Bankruptcy  
 PO Box 30285  
 Salt Lake City, UT 84130

Aes/pheaa Rehabs  
 xxxxxxxxxxxx0002  
 Attn: Bankruptcy Dept  
 PO Box 2461  
 Harrisburg, PA 17105

Barclays Bank Delaware  
 xxxxxxxxxxxx2521  
 Attn: Correspondence  
 PO Box 8801  
 Wilmington, DE 19899

CarMax Auto Finance  
 xxxx0083  
 Attn: Bankruptcy  
 PO Box 440609  
 Kennesaw, GA 30160

Ally Financial  
 xxxxxxxx9058  
 Attn: Bankruptcy Dept  
 PO Box 380901  
 Bloomington, MN 55438

Capital Bank  
 xxxxxxxxxxxx5455  
 Attn: Bankruptcy  
 1 Church St. # 300  
 Rockville, MD 20850

Chase Card Services  
 xxxxxxxxxxxx1579  
 Attn: Bankruptcy  
 PO Box 15298  
 Wilmington, DE 19850

AmeriCredit/GM Financial  
 xxxxx7579  
 Attn: Bankruptcy  
 PO Box 183853  
 Arlington, TX 76096

Capital One  
 xxxxxxxxxxxx5700  
 Attn: Bankruptcy  
 PO Box 30285  
 Salt Lake City, UT 84130

Chrysler Financial/TD Auto  
 xxxxxx7443  
 Attn: Bankruptcy  
 PO Box 9223  
 Farmington Hills, MI 48333

Amex  
 xxxxxxxxxxxx5883  
 Correspondence/Bankruptcy  
 PO Box 981540  
 El Paso, TX 79998

Capital One  
 xxxxxxxxxxxx6679  
 Attn: Bankruptcy  
 PO Box 30285  
 Salt Lake City, UT 84130

Citicards Cbna  
 xxxxxxxxxxxx4253  
 Citi Bank  
 PO Box 6077  
 Sioux Falls, SD 57117

Case No: 19-40976-elm-13  
 Debtor(s): **Kaye Yecal Bealer**

Clearview Cu xxxxxxx0001 Attn: Bankruptcy 8805 University Blvd Moon Township, PA 15108	Comenity Bank/Woman Within xxxxx5617 Attn: Bankruptcy PO Box 182125 Columbus, OH 43218	Credit Systems International, Inc xxxxx7393 Attn: Bankruptcy PO Box 1088 Arlington, TX 76004
Comenity Bank xxxxxxxxxxx6914 Attn: Bankruptcy PO Box 182125 Columbus, OH 43218	Comenity Bank/womnwt xxxxx6274 Attn: Bankruptcy PO Box 182125 Columbus, OH 43218	Discover Financial xxxxxxxxxxx4676 PO Box 3025 New Albany, OH 43054
Comenity Bank/Ann Taylor xxxxxxxxxxx1627 Attn: Bankruptcy Dept PO Box 182125 Columbus, OH 43218	Comenity Bank/Z Gallerie xxxxxxxxxxx8969 Attn: Bankruptcy PO Box 182125 Columbus, OH 43218	First Electronic Bank xxxxxxxxxxx1547 Attn: Bankruptcy PO Box 521271 Salt Lake City, UT 84152
Comenity bank/J Crew xxxxxxxxxxx0724 Attn: Bankruptcy PO Box 182125 Columbus, OH 43218	Comenitybank/westelm xxxxxxxxxxx2927 Attn: Bankruptcy Dept PO Box 182125 Columbus, OH 43218	Fort Worth Community C xxxxxx0143 PO Box 210848 Bedford, TX 76095
Comenity Bank/Overstock xxxxxxxxxxx2418 Attn: Bankruptcy PO Box 182125 Columbus, OH 43218	Compass Bank xxxxxxxxxxx9169 Attn: Bankruptcy PO Box 10566 Birmingham, AL 35296	Genesis Bc/celtic Bank xxxxxxxxxxx5973 Attn: Bankruptcy 268 South State Street Ste 300 Salt Lake City, UT 84111
Comenity Bank/Restoration Hardware xxxxxxxxxxx0423 Attn: Bankruptcy PO Box 182125 Columbus, OH 43218	Compass Bank xxxxxxxxxxx6009 Attn: Bankruptcy PO Box 10566 Birmingham, AL 35296	Haverty's Credit Services xxxxxxxxxxx3601 Attn: Bankruptcy PO Box 5787 Chattanooga, TN 37406
Comenity Bank/Victoria Secret xxxxxxxxxxx7131 Attn: Bankruptcy PO Box 182125 Columbus, OH 43218	Credit One Bank xxxxxxxxxxx5205 ATTN: Bankruptcy Department PO Box 98873 Las Vegas, NV 89193	Haverty's Credit Services xxxxxxxxxxx3612 Attn: Bankruptcy PO Box 5787 Chattanooga, TN 37406
Comenity Bank/Wayfair xxxxxxxxxxx2908 Attn: Bankruptcy Dept PO Box 182125 Columbus, OH 43218	Credit One Bank xxxxxxxxxxx3360 ATTN: Bankruptcy Department PO Box 98873 Las Vegas, NV 89193	Haverty's Credit Services xxxxxxxxxxx4996 Attn: Bankruptcy PO Box 5787 Chattanooga, TN 37406

Case No: 19-40976-elm-13  
 Debtor(s): **Kaye Yecal Bealer**

Internal Revenue Service  
 Centralized Insolvency Operations  
 PO Box 7346  
 Philadelphia, PA 19101-7346

Pam Bassel  
 7001 Blvd 26, Suite 150  
 North Richland Hills, TX 76180

Synchrony Bank/Walmart  
 xxxxxxxxxxxx5024  
 Attn: Bankruptcy  
 PO Box 965060  
 Orlando, FL 32896

Kaye Yecal Bealer  
 2947 Montalbo  
 Grand Prairie, TX 75054

Public Savings Bank  
 xxxxxxxxxxxx0422  
 2755 Philmont Ave  
 Huntingdon Valley, PA 19006

Target  
 xxxxxxxxxxxx1569  
 Attn: Bankruptcy  
 PO Box 9475  
 Minneapolis, MN 55440

Kohls/Capital One  
 xxxxxxxxxxxx0516  
 Kohls Credit  
 PO Box 3120  
 Milwaukee, WI 53201

Rossmns/cbna  
 xxxxxxxxxxxx8315  
 Po Box 6497  
 Sioux Falls, SD 57117

Tarrant County Tax Assessor  
 xxxxxxxx3228  
 100 E. Weatherford  
 Ft. Worth, TX 76196

Mercury/FBT  
 xxxxxxxxxxxx1111  
 Attn: Bankruptcy  
 PO Box 84064  
 Columbus, GA 31908

RoundPoint Mortgage Servicing  
 Corporatio  
 xxxxxxxx4501  
 Attn: Bankruptcy  
 PO Box 19409  
 Charlotte, NC 28219

Texas Trust Credit Uni  
 xxxxxx0800  
 1900 Country Club Lane  
 Mansfield, TX 76063

Neighborhood Credit Union  
 xxxxxxxxxxxx0031  
 Attn: Bankruptcy  
 PO Box 803476  
 Dallas, TX 75380

Rushmore Lms  
 xxxxxxxx7921  
 Attn: Bankruptcy  
 PO Box 52706  
 Irvine, CA 92619

United Revenue Corp  
 xxx0474  
 204 Billings St  
 Suite 120  
 Arlington, TX 76010

Neighborhood Credit Union  
 xxxxxxxx0050  
 Attn: Bankruptcy  
 PO Box 803476  
 Dallas, TX 75380

Synchrony Bank/Amazon  
 xxxxxxxxxxxx8779  
 Attn: Bankruptcy  
 PO Box 965060  
 Orlando, FL 32896

Visa Dept Store National Bank/Macy's  
 xxxxxxxx2590  
 Attn: Bankruptcy  
 PO Box 8053  
 Mason, OH 45040

Nordstrom FSB  
 xxxxxxxxxxxx4019  
 ATTN: Bankruptcy  
 PO Box 6555  
 Englewood, CO 80155

Synchrony Bank/Care Credit  
 xxxxxxxxxxxx9563  
 Attn: Bankruptcy Dept  
 PO Box 965060  
 Orlando, FL 32896

Wells Fargo Bank  
 xxxxxxxxxxxx8001  
 Attn: Bankruptcy Dept  
 PO Box 6429  
 Greenville, SC 29606

ollo  
 xxxxxxxxxxxx1301  
 Attn: Bankruptcy  
 PO Box 9222  
 Old Bethpage, NY 11804

Synchrony Bank/TJX  
 xxxxxxxxxxxx5147  
 Attn: Bankruptcy  
 PO Box 965060  
 Orlando, FL 32896

Wells Fargo Hm Mortgag  
 xxxxxxxx6432  
 Po Box 10335  
 Des Moines, IA 50306

**Leinart Law Firm**  
 11520 N. Central Expressway  
 Suite 212  
 Dallas, Texas 75243

Bar Number: **00794156**  
 Phone: **(469) 232-3328**

**IN THE UNITED STATES BANKRUPTCY COURT  
 NORTHERN DISTRICT OF TEXAS  
 FORT WORTH DIVISION**

Revised 10/1/2016

IN RE: <b>Kaye Yecal Bealer</b>	<b>xxx-xx-9960</b>	<b>\$</b>	CASE NO: <b>19-40976-elm-13</b>
2947 Montalbo		<b>\$</b>	
Grand Prairie, TX 75054		<b>\$</b>	
		<b>\$</b>	
		<b>\$</b>	

Debtor(s)

**AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS**      DATED: **3/19/2019**

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	<b>\$5,110.00</b>	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$510.50	\$511.00
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$70.35	\$0.00
<b>Subtotal Expenses/Fees</b>	<b>\$585.85</b>	<b>\$511.00</b>
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	<b>\$4,524.15</b>	<b>\$4,599.00</b>

**CREDITORS SECURED BY VEHICLES (CAR CREDITORS):**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
Fort Worth Community C	2012 Mazda 3	\$6,924.81	\$7,650.00	1.25%	\$95.63
Total Adequate Protection Payments for Creditors Secured by Vehicles:					<b>\$95.63</b>

**CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):**

Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount
Rushmore Lms	2947 Montalbo Grand Prairie, TX 7	6/1/2019	\$281,212.00	\$360,000.00	\$2,572.51
Payments for Current Post-Petition Mortgage Payments (Conduit):					<b>\$2,572.51</b>

Case No: 19-40976-elm-13  
 Debtor(s): Kaye Yecal Bealer

**CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
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Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle: **\$0.00**

**TOTAL PRE-CONFIRMATION PAYMENTS****First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$95.63</b>
Debtor's Attorney, per mo:	<b>\$3,700.00</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$0.00</b>

**Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$2,572.51</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$95.63</b>
Debtor's Attorney, per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$0.00</b>

**Order of Payment:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

DATED: 3/19/2019

/s/ Marcus Leinart

Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Kaye Yecal Bealer**

CASE NO. **19-40976-elm-13**

CHAPTER **13**

**Certificate of Service**

I hereby certify that on this date, I did serve a true and correct copy of the foregoing to the following interested parties and those listed on the attached matrix by United States Mail, First Class:

Date: **3/19/2019**

**/s/ Marcus Leinart**

**Marcus Leinart**

Attorney for the Debtor(s)

Aaa Debt Rec  
Pob 129  
Monroeville, PA 15146

Barclays Bank Delaware  
Attn: Correspondence  
PO Box 8801  
Wilmington, DE 19899

Chrysler Financial/TD Auto  
Attn: Bankruptcy  
PO Box 9223  
Farmington Hills, MI 48333

Aes/pheaa Rehabs  
Attn: Bankruptcy Dept  
PO Box 2461  
Harrisburg, PA 17105

Capital Bank  
Attn: Bankruptcy  
1 Church St. # 300  
Rockville, MD 20850

Citicards Cbna  
Citi Bank  
PO Box 6077  
Sioux Falls, SD 57117

Ally Financial  
Attn: Bankruptcy Dept  
PO Box 380901  
Bloomington, MN 55438

Capital One  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Clearview Cu  
Attn: Bankruptcy  
8805 University Blvd  
Moon Township, PA 15108

AmeriCredit/GM Financial  
Attn: Bankruptcy  
PO Box 183853  
Arlington, TX 76096

Capital One / Saks F  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Comenity Bank  
Attn: Bankruptcy  
PO Box 182125  
Columbus, OH 43218

Amex  
Correspondence/Bankruptcy  
PO Box 981540  
El Paso, TX 79998

CarMax Auto Finance  
Attn: Bankruptcy  
PO Box 440609  
Kennesaw, GA 30160

Comenity Bank/Ann Taylor  
Attn: Bankruptcy Dept  
PO Box 182125  
Columbus, OH 43218

Anheuser-Busch Employees Credit  
Union  
Attn: Bankruptcy  
1001 Lynch St  
St Louis, MO 63118

Chase Card Services  
Attn: Bankruptcy  
PO Box 15298  
Wilmington, DE 19850

Comenity bank/J Crew  
Attn: Bankruptcy  
PO Box 182125  
Columbus, OH 43218

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Kaye Yecal Bealer**

CASE NO. **19-40976-elm-13**

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #1)

Comenity Bank/Overstock  
Attn: Bankruptcy  
PO Box 182125  
Columbus, OH 43218

Comenitybank/westelm  
Attn: Bankruptcy Dept  
PO Box 182125  
Columbus, OH 43218

Genesis Bc/celtic Bank  
Attn: Bankruptcy  
268 South State Street Ste 300  
Salt Lake City, UT 84111

Comenity Bank/Restoration Hardware  
Attn: Bankruptcy  
PO Box 182125  
Columbus, OH 43218

Compass Bank  
Attn: Bankruptcy  
PO Box 10566  
Birmingham, AL 35296

Haverty's Credit Services  
Attn: Bankruptcy  
PO Box 5787  
Chattanooga, TN 37406

Comenity Bank/Victoria Secret  
Attn: Bankruptcy  
PO Box 182125  
Columbus, OH 43218

Credit One Bank  
ATTN: Bankruptcy Department  
PO Box 98873  
Las Vegas, NV 89193

Internal Revenue Service  
Centralized Insolvency Operations  
PO Box 7346  
Philadelphia, PA 19101-7346

Comenity Bank/Wayfair  
Attn: Bankruptcy Dept  
PO Box 182125  
Columbus, OH 43218

Credit Systems International, Inc  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

Kaye Yecal Bealer  
2947 Montalbo  
Grand Prairie, TX 75054

Comenity Bank/Woman Within  
Attn: Bankruptcy  
PO Box 182125  
Columbus, OH 43218

Discover Financial  
PO Box 3025  
New Albany, OH 43054

Kohls/Capital One  
Kohls Credit  
PO Box 3120  
Milwaukee, WI 53201

Comenity Bank/womnwt  
Attn: Bankruptcy  
PO Box 182125  
Columbus, OH 43218

First Electronic Bank  
Attn: Bankruptcy  
PO Box 521271  
Salt Lake City, UT 84152

Leinart Law Firm  
11520 N. Central Expressway  
Suite 212  
Dallas, Texas 75243

Comenity Bank/Z Gallerie  
Attn: Bankruptcy  
PO Box 182125  
Columbus, OH 43218

Fort Worth Community C  
PO Box 210848  
Bedford, TX 76095

Mercury/FBT  
Attn: Bankruptcy  
PO Box 84064  
Columbus, GA 31908

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Kaye Yecal Bealer**

CASE NO. **19-40976-elm-13**

CHAPTER **13**

**Certificate of Service**

(Continuation Sheet #2)

Neighborhood Credit Union  
Attn: Bankruptcy  
PO Box 803476  
Dallas, TX 75380

Rushmore Lms  
Attn: Bankruptcy  
PO Box 52706  
Irvine, CA 92619

Texas Trust Credit Uni  
1900 Country Club Lane  
Mansfield, TX 76063

Nordstrom FSB  
ATTN: Bankruptcy  
PO Box 6555  
Englewood, CO 80155

Synchrony Bank/Amazon  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896

United Revenue Corp  
204 Billings St  
Suite 120  
Arlington, TX 76010

ollo  
Attn: Bankruptcy  
PO Box 9222  
Old Bethpage, NY 11804

Synchrony Bank/Care Credit  
Attn: Bankruptcy Dept  
PO Box 965060  
Orlando, FL 32896

United States Trustee- Northern District  
1100 Commerce St, Rm 976  
Dallas, TX 75242

Pam Bassel  
7001 Blvd 26, Suite 150  
North Richland Hills, TX 76180

Synchrony Bank/TJX  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896

Visa Dept Store National Bank/Macy's  
Attn: Bankruptcy  
PO Box 8053  
Mason, OH 45040

Public Savings Bank  
2755 Philmont Ave  
Huntingdon Valley, PA 19006

Synchrony Bank/Walmart  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896

Wells Fargo Bank  
Attn: Bankruptcy Dept  
PO Box 6429  
Greenville, SC 29606

Rosssmns/cbna  
Po Box 6497  
Sioux Falls, SD 57117

Target  
Attn: Bankruptcy  
PO Box 9475  
Minneapolis, MN 55440

Wells Fargo Hm Mortgag  
Po Box 10335  
Des Moines, IA 50306

RoundPoint Mortgage Servicing  
Corporatio  
Attn: Bankruptcy  
PO Box 19409  
Charlotte, NC 28219

Tarrant County Tax Assessor  
100 E. Weatherford  
Ft. Worth, TX 76196